

Automatic Extensions to HUD's Initiation of Foreclosure Timeline

Extension	Description
Bankruptcy	Mortgagees are allowed an automatic 90-Day extension from the date of the applicable release of stay or bankruptcy discharge date.
Presidentially-Declared Major Disaster Areas	Mortgagees are allowed an automatic 90-Day extension from the date the foreclosure moratorium expires.
Loss Mitigation	Mortgagees are allowed an automatic 90-Day extension from the first legal action initiating foreclosure if they have evaluated and approved a Borrower for loss mitigation before the expiration of that first legal timeframe and need additional time to send and receive back the executed documents or to initiate foreclosure.
Special Forbearance	Mortgagees are allowed an automatic 90-Day extension from the failure of a Special Forbearance (SFB) – Unemployment or completion of a SFB to review for additional loss mitigation options or to initiate foreclosure.
Pre-Foreclosure Sale (PFS or short sale)	Mortgagees are allowed an automatic 90-Day extension from the expiration of the PFS marketing period to pursue a deed-in-lieu (DIL) of foreclosure or to initiate foreclosure if a qualified offer is not obtained.
State Law Prohibition	Mortgagees are allowed an automatic 90-Day extension from the expiration of the time during which the foreclosure is prohibited or delayed due to state law prohibitions.
Trial Payment Plans	Mortgagees are allowed an automatic 90-Day extension from the date the trial payment plan fails.
Servicemembers Civil Relief Act (SCRA)	Mortgagees are allowed an automatic 90-Day extension from the date the SCRA foreclosure moratorium expires.
Loss Mitigation Denial	Mortgagees are allowed an automatic 90-Day extension, from the date the borrower has been denied loss mitigation, to comply with the appeals process required by federal regulation.
Federal Regulation	Mortgagees are allowed up to a 90-Day extension after the expiration of the time during which foreclosure is prohibited by federal regulation.